

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Luke W. Aaron
Alisha M. Aaron
Debtor(s)

Bankruptcy Case No.: 20-20180-CMB
12/17/2020
Chapter: 13
Docket No.: 47 – 23, 40
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 2/13/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$3074.00 as of 1/2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Nationstar Mortgage (CI #22) Wells Fargo Bank (CI #32) .
- ☒ H. Additional Terms: (1) the secured claim of the following creditor shall govern as to claim amount, to be paid at the modified Plan interest in a monthly amount to be determined by Trustee to pay in full: Great American Insurance (CI 6) (2) The following PPFN will be paid under Plan after objection deadline has passed if no objection filed and sustained. To extend objection filed and sustained amount will be added to unsecured pot: S&T Bank (CI #5) in amount of \$250 (3) Debtor shall file an Amended Schedule I in the event of any increase of 10% in household income. Any indicated increase in disposable income (and UNS POT) is retroactive to the date of the payoff of the obligation or increase in household income.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: December 21, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Luke W. Aaron
Alisha M. Aaron
Debtor(s)

Case No. 20-20180-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2020

User: dsaw
Form ID: 149

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Luke W. Aaron, Alisha M. Aaron, 286 Sherwood Dr, Cranberry Twp, PA 16066-4366
cr	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940
15184941	American Express, PO Box 981540, El Paso, TX 79998-1540
15197625	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184942	+ Bank of America, PO Box 15026, Wilmington, DE 19850-5026
15198259	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15198824	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184943	+ Citi Cards/Costco, PO Box 790046, Saint Louis, MO 63179-0046
15184944	Citi Mastercard, PO Box 6403, Sioux Falls, SD 57117-6403
15219783	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15184948	+ Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
15184950	FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
15184951	+ Golla Center for Plastic Surgery PC, 107 Gamma Drive, Suite 210, Pittsburgh, PA 15238-2936
15195194	+ Great American Insurance, 1640 Capital St, Ste 100, Elgin, IL 60124-8077
15184952	+ Haush and Co., 1640 Capital Street, Suite 100, Elgin, IL 60124-8077
15203266	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15184958	+ MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15184956	Matthew Povy, Weltman Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842
15205930	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15184957	+ Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15213967	+ Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15214236	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15193915	S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15207884	S&T Bank, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15193914	+ S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
15184960	+ S&T Bank, PO Box 190, Indiana, PA 15701-0190
15184966	+ UPMC Patient Financial Services, Quantum 1 Building, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15184967	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court., US Bank, Cardmember Service, PO Box 790084, Saint Louis, MO 63179-0084
15220241	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15219504	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15184968	Wells Fargo VISA, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2020 04:49:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15184940	Email/Text: mnapoletano@ars-llc.biz	Dec 22 2020 05:17:00	Ability Recovery Services LLC, PO Box 4262, Scranton, PA 18505-6262
15189133	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:32:34	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15184945	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2020 05:14:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
15184946	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2020 05:14:00	Comenity Bank, PO Box 659705, San Antonio, TX 78265-9705
15184947	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2020 05:14:00	Comenity Bank/HSN, Attn: Bankruptcy Dept., PO Box 183043, Columbus, OH 43218-3043
15184949	Email/Text: mrdiscen@discover.com	Dec 22 2020 05:13:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
15188524	Email/Text: mrdiscen@discover.com	Dec 22 2020 05:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15218153	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2020 05:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184953	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 22 2020 04:49:13	JPMorgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219
15184954	Email/Text: PBNCNotifications@peritussservices.com	Dec 22 2020 05:13:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
15184955	Email/Text: PBNCNotifications@peritussservices.com	Dec 22 2020 05:13:00	Kohl's/Capital One, PO Box 3043, Milwaukee, WI 53201-3043
15190914	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2020 04:33:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15214249	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2020 05:16:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15184959	Email/Text: info@phoenixfinancialsvcs.com	Dec 22 2020 05:13:00	Phoenix Financial Services LLC, PO Box 361450, Indianapolis, IN 46236-1450
15213595	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2020 05:14:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15196873	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2020 04:32:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15218664	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:49:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15185558	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15184961	Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:10	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
15184962	Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:49:01	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
15184963	Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:14	Synchrony Bank/EBay Mastercard, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15184964	Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:41:30	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15184965	Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 04:32:09	Synchrony Bank/TJX, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15215204	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 22 2020 04:50:06	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 25

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor S&T Bank bslaby@grenenbirsic.com mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
Michael S. Lazaroff	on behalf of Debtor Luke W. Aaron butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Michael S. Lazaroff	on behalf of Joint Debtor Alisha M. Aaron butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7